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11. (Twice Amended) A method for electronically managing information distribution to credit applicants and money lenders through a global communications network, said method comprising the steps of:

entering applicant data into the system, said applicant data defining an electronic applicant profile of a credit applicant seeking financing;

entering model data into the system, said model data being established by the lender and defining an electronic model profile representing characteristics of a desired applicant;

electronically comparing said applicant profile with said model profile and filtering the [passage] distribution of applicant data through the system to the lender, wherein:

i. for those credit applicants matching the model profile, said applicant data is made available through the system to lender; and

ii. for those credit applicants not matching the model profile, no applicant data is made available through the system to the lender.

REMARKS

The undersigned greatly appreciates the courtesies extended by Examiner Richard Hess and SPE James Trammell during the personal interview with the inventor, David Sinclair, at the Patent and Trademark Office on July 20, 2000. A proposed amendment to Claim 1 was presented to the examiners for discussion during the interview. While the

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proposed amendment discussed the interactivity of the lender in a "dynamic" credit decision-making system, limitations relating to this aspect of the invention are not included in the present claim amendments. The examiners agreed that such limitations were unnecessary in distinguishing the invention from the prior art of record. Instead, the claimed point of novelty relates more particularly to the *distribution filter means* which operates to filter the passage of applicant data through the system to the lender. The differences between the present distribution filter means and that disclosed in the ACAPS manual were discussed during the interview. It was agreed that the claims, as amended above, were allowable over this prior art.

Claims 1-20 in the case are pending and stand rejected under 35 U.S.C. §103(a) as being unpatentable over DeFrancesco, Tengel, Anderson, and further in view of the article "Department Store Reconfigures Credit Decision Process" (hereinafter "ACAPS") and Lang. In addition, the drawings have been objected to under 37 C.F.R. §1.83(a).

With regard to ACAPS, this system operates as a credit decisioning tool which automatically processes credit applications already received by banks and other lending institutions. Unlike the claimed filter means of the present system, the prescreening or weeding out of applications by ACAPS is entirely a credit decisioning process. The process takes place only after a completed credit application is received by the bank. The present system, on the other hand, is an application distribution decisioning tool. The claimed *distribution filter means* operates prior to the acceptance of a credit application by the bank. Indeed, because the present system "filters" the *distribution* of credit applications to banks,

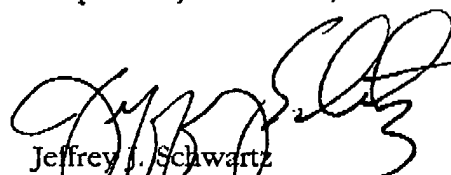
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it will typically be used in combination with other *credit decisioning* systems, such as ACAPS, to improve the overall "book to look" ratio of the bank.

Base Claims 1 and 11 have been amended to recite the distribution filtering discussed during the interview. The remaining claims of the application depend from Claims 1 and 11, respectively, and are likewise considered allowable. In addition, Applicant has submitted proposed corrections to the drawings.

For all of the reasons discussed above, Applicant submits that all of the claims in the case are now in condition for allowance. Such action is therefore requested at an early date. If the examiner believes that issues remain for discussion, he is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,



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